

CLAIMS

1. (Currently Amended) A method of preventing financial fraud concerning a check, comprising:
 - receiving, directly from a payor, identifying information concerning the check over a network, wherein the identifying information concerning the check is specified by the payor;
 - storing the identifying information into a financial instrument database on a memory device; and
 - honoring the check when if verifying information handwritten on the check by the payor substantially matches the identifying information stored in the financial instrument database.
2. (Currently Amended) The method of claim 1, further comprising dishonoring the check ~~if the~~ verifying when the information handwritten on the check substantially differs from the identifying information stored in the financial instrument database.
3. (Currently Amended) A system for preventing financial fraud concerning a personal check, comprising:
 - a financial instrument database stored on a memory device; and
 - a server configured to:
 - receive identifying information concerning the personal check from a payor ~~first source~~ over a network, wherein the identifying information concerning the personal check is specified by the payor;
 - store the identifying information into the financial instrument database;
 - receive verifying information handwritten on the personal check from a ~~second~~ source distinct from the payor ~~first source~~;
 - compare the verifying information with the identifying information; and
 - honor the personal check ~~[[if]]~~ when the verifying information substantially matches the identifying information.
4. (Currently Amended) The system of claim 3, wherein the ~~first source comprises a~~ payor ~~who~~ handwrote the verifying information on the personal check.

5. (Previously Presented) The system of claim 4, wherein the ~~second~~ source comprises the personal check presented to a financial institution for payment.

6. (Currently Amended) An apparatus for preventing financial fraud with handwritten ~~personal~~ checks, comprising:

- a financial instrument database;
- a processing unit coupled to the financial instrument database and configured to:
 - receive ~~from a first source~~ identifying information concerning handwritten portions of a check from a payor, wherein the identifying information concerning the check is specified by the payor;
 - store the identifying information into the financial instrument database;
 - receive from a ~~second~~ source distinct from the payor handwritten portions of a check presented for payment;
 - compare the handwritten portions of the check presented for payment from the ~~second~~ source with the identifying information concerning the handwritten portions of the check stored in the financial instrument database; and
 - honor the check ~~[[if]]~~ when the handwritten portions of the check presented for payment from the ~~second~~ source matches the identifying information concerning the handwritten portions of the check stored in the financial instrument database.

7. (Previously Presented) The apparatus of claim 6, wherein the apparatus comprises a stand-alone system.

8. (Previously Presented) The apparatus of claim 6, wherein the apparatus comprises a server connected to a telecommunications network.

9. (Canceled)

10. (Currently Amended) An apparatus comprising:

means for storing in a memory device identifying information relating to handwritten portions of a first personal check in a database, wherein the identifying information is specified by a payor of a second personal check, and wherein the identifying information is provided to the means for storing by the payor over a network;

means for comparing the identifying information relating to the handwritten portions of the first personal check stored in the database with the handwritten portions of ~~[[a]]~~ the second personal check presented for payment to determine whether the first personal check matches the second personal check; and

means for paying the second personal check presented for payment responsive to the means for comparing determining that a ~~substantial~~ match exists between the identifying information relating to the handwritten portions of the first personal check stored in the database with the handwritten portions of the second personal check presented for payment.

11. (Canceled)

12. (Previously Presented) The apparatus of claim 10 further comprising means for accessing the identifying information stored in the database through a server connected to a global network.

13.-14. (Canceled)

15. (Currently Amended) A computer-readable medium having instructions stored thereon, that when executed by at least one device, result in a method comprising:

storing, in a memory device, identifying information relating to handwritten portions of a check in a database, wherein the identifying information is specified by a payor of the check, and wherein the identifying information is provided to the database by the payor over a network;

comparing the identifying information relating to the handwritten portions of the check stored in the database to handwritten portions of ~~[[a]]~~ the check when presented for payment; and

paying the check presented for payment responsive to the comparing resulting in a substantial match between the identifying information relating to the handwritten portions of the check stored in the database and the handwritten portions of the check presented for payment.

16. (Canceled)

17. (Previously Presented) The computer readable medium according to claim 15 wherein the method further comprises accessing the identifying information stored in the database through a server connected to a global network.

18.-19. (Canceled)

20. (New) The method of claim 1, wherein the identifying information includes at least one of an amount of the check, a payee name, or a date the check was written.

21. (New) The system of claim 3, wherein the identifying information includes an amount of the personal check, a payee name, or a date the personal check was written.

22. (New) The apparatus of claim 6, wherein the identifying information includes an amount of the check, a payee name, or a date the check was written.

23. (New) The apparatus of claim 10, wherein the identifying information includes an amount of the second personal check, a payee name, or a date the second personal check was written.

24. (New) The computer readable medium of claim 15, wherein the identifying information includes an amount of the check, a payee name, or a date the check was written.